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Foreword

This handbook answers questions often asked by people applying for financial assistance, those who are already receiving Family Benefits or General Welfare Assistance, or others who are interested in finding out more about our income maintenance program. Keep in mind that it's not possible to cover every detail in a handbook of this kind. For further information, visit or call the office of the Ministry of Community and Social Services nearest you. (See the blue pages of your telephone directory.)

Your income maintenance worker will help you with specific problems or questions you may have about your allowance.

What is Family Benefits?

Family Benefits Assistance (FBA) is a provincial program that provides financial assistance to families and individuals who need help with living expenses. The benefits provided include:

1. an allowance for basic needs;
2. subsidized health insurance under OHIP;
3. prescription drugs;
4. basic dental care for dependent children and handicapped adults and emergency dental aid for non-handicapped parents;
5. back-to-school allowances;
6. hearing aids and eyeglasses;
7. shelter subsidy for those with high shelter costs.

You may be eligible to receive Family Benefits if you are in financial need and elderly, disabled, blind, permanently unemployable, or a parent raising children alone. Allowances may also be made available to foster parents on behalf of foster children in their care and to low or middle-income parents caring for a severely handicapped child at home.

Single women who are between 60 and 64 years old, and recipients who are disabled, blind, permanently unemployable or aged receive a higher allowance than other recipients.

If you need financial assistance but are not in one of the groups that are eligible for Family Benefits, you may qualify for General Welfare Assistance from your local municipality. Chapter 13 will tell you more about this type of assistance.

If you are included in one of the eligible groups outlined (see Chapter 3 for details), and you think you might qualify for Family Benefits, get in touch with the nearest Ministry of Community and Social Services office.

It will take a while for your Family Benefits allowance to start, so if you think you may be eligible you should apply as soon as possible. You can apply to your municipal* social service or welfare office for General Welfare Assistance if you need assistance while you are waiting for Family Benefits to start. The telephone number and address of this office will be listed in your telephone directory.

If you are already getting General Welfare Assistance, your local welfare office will be able to refer you to the Family Benefits Assistance program. In some municipalities, both the Family Benefits and General Welfare Assistance programs for sole support parents are administered through the welfare office as part of a pilot project started by the ministry in the fall of 1982. This new, integrated approach to delivering social assistance has been introduced in selected municipalities in an effort to improve our services to recipients. Your local Ministry of Community and Social Services office will give you information on how to apply for Family Benefits if this test project affects you.

Applications for Family Benefits may be completed only by an income maintenance worker or other person approved by the ministry. In most

*Indian bands also deliver benefits and services under the General Welfare Assistance program.

cases, a worker will visit you in your home, at a time convenient to you both, to make out the application. Before your worker comes, you should gather the following documents (if they're available) for yourself and the members of your family:

- proof of age such as birth certificates;
- proof of marital status;
- proof of expenses, such as rent and fuel receipts;
- proof of income and assets, such as your bank books for the past three years and tax assessment papers on your property (if you own your own home);
- social insurance card (if you have one).

When the income maintenance worker arrives at your home you will be asked to help fill out the appropriate forms. These forms ask questions to help determine whether you are eligible for Family Benefits. The worker will show you what he or she is writing in your application and will explain all entries to you. It is your worker's job to assist you in applying for Family Benefits and to answer any questions you might have. Your worker can also tell you about the various social services available in your community.

If you are applying for assistance as a disabled, blind or permanently unemployable person, you will be asked to take a medical form to a doctor to complete—preferably your family doctor who is personally familiar with your medical history. It's a good idea to have the medical form filled in as soon as possible as your eligibility cannot be determined until this medical information is received.

When all information is completed and a decision has been made, you will receive a letter telling you whether you are eligible for benefits, and, if so, what amount you will receive.

If your application for Family Benefits is turned down and you think it should not have been, or if you think you have been given less than you qualify for, Chapter 12 will tell you where you can get information on how to appeal.

In order to receive Family Benefits, you must be in financial need and included in one of the groups listed below. Eligible single persons receive Family Benefits in their own right. For a family, benefits are usually provided to the eligible person on behalf of the whole family.

Eligible groups

Parents raising children alone

You may be eligible for Family Benefits if you are a mother or father raising a child alone. There is a three-month waiting period before you can receive benefits if you are an unwed parent aged 16 or older or if you are separated from or have been deserted by your husband or wife.

Elderly people

Generally speaking, you can get Family Benefits if you are 65 or older and are not eligible to receive Old Age Security, a Spouse's Allowance or an allowance under the Ontario Guaranteed Annual Income System (GAINS-A). (See Chapter 14.) You may, for example, be an immigrant to Canada who has not lived here long enough to get benefits under these other programs.

You may also receive Family Benefits if you are a woman 60 to 64 years old. In this case you will receive a higher allowance much the same as will a disabled, permanently unemployable or blind recipient.

Disabled, blind or permanently unemployable people

If you are 18 or older, and are disabled, blind or permanently unemployable, you may be eligible for Family Benefits.

You are considered disabled if you have a major physical or mental handicap that severely limits you in carrying out normal living activities. To qualify for Family Benefits your handicap must be of a permanent nature. If you are disabled for a short period of time (due to an accident or illness which prevents you from earning a living), you may be eligible for General Welfare Assistance.

A blind person is someone who is blind as defined in the Family Benefits regulations. Generally, anyone who is registered with the Canadian National Institute for the Blind qualifies for a Family Benefits allowance. For disabled and blind residents, the allowance is known as the Guaranteed Annual Income System for the Disabled (GAINS-D).

A permanently unemployable person is someone who can carry out most day-to-day activities but is unable to work because of some medical difficulty which is expected to continue for a long time. Permanently unemployable and disabled recipients receive the same level of allowance. Your income maintenance worker can tell you how much that will be.

If you are applying for a Family Benefits allowance because of a disability, you will be asked to have your doctor fill a medical form describing your condition. (See Chapter 2).

When your medical report is received, it is sent with your application to a member of the medical advisory board. This is a committee appointed by the Minister of Community and Social Services which includes medical doctors. The board will review your doctor's report and other information and make a recommendation on your application.

Low- or middle-income families looking after a severely handicapped child at home

To be eligible for handicapped children's benefits, your child must be under 18; have a severe handicap or handicaps resulting in a functional loss; and there must be extraordinary costs which are incurred directly as a result of the handicap.

Your family's financial circumstances will be considered as well. The allowance you receive will be determined by: a) the basic and special needs of your child; b) your total family income; and c) the size of your family.

The program also takes into account available community resources, such as special schools and volunteer organizations.

Special needs taken into consideration in determining the amount of your allowance could include certain needs of your child which perhaps are not being met because the family income level cannot cover the costs. Ministry staff at the local level will take into account recent expenditures, potential costs and other factors which may make your child's situation unique.

Foster parents

If you are a foster parent you may be able to get Family Benefits on behalf of your foster child if he or she is not under the care of a Children's Aid Society.

Whether or not you qualify financially for Family Benefits will depend on the needs and financial circumstances of the child in your care.

Are there any residence requirements?

In order to qualify for Family Benefits, you have to be living in Ontario. However, you do not have to live a minimum period in Ontario before you can receive Family Benefits.

Nor do you need to be a Canadian citizen. But if you are a sponsored immigrant, you may be considered eligible only if your sponsor is no longer able to provide for your needs.

Generally, your sponsor is financially responsible for you for a period of five years for the purposes of Family Benefits.

What is considered a family?

A family consists of a recipient and his or her dependants. (Dependants are people—generally children or spouses—who depend on the recipient for financial support.)

A dependent child is one who is either of pre-school age or regularly attends primary, elementary or secondary school. (The maximum age limit for a dependent child attending school may be raised to 20 years under certain circumstances.)

In most circumstances if you have other relatives or friends living in your home, they will not be considered as part of your family but as roomers or boarders.

If you are separated, deserted, divorced, an unwed parent or widow

If you are separated, deserted, or divorced and your husband or wife is not providing financial support but is able to do so, you are expected to make some attempt to get support payments before you can qualify for Family Benefits. This can be done with the help of ministry parental support workers privately, or by making an application in court under the Family Law Reform Act. However, if your husband or wife is not able to provide financial support then no further action will be required, unless circumstances change. If your husband or wife's whereabouts are unknown, the ministry can help to locate him or her so that appropriate action may be taken.

If you are an unwed parent with custody of your child, it is expected that you will make reasonable efforts to get financial support from your child's other parent, if this is possible. You can make a private agreement with him or her or you may go directly to family court and ask for child support for the child from the other parent.

How much can I have in assets?

If you are included in one of the eligible groups listed in Chapter 3, the next question that must be answered is, are you in financial need?

One of the factors taken into consideration in determining financial need is the amount of assets you have. To qualify for Family Benefits your liquid assets must be below a certain amount when you apply. (That amount is determined by the size of your family.) Liquid assets include cash, money in bank accounts, and items which can be readily turned into cash, such as redeemable stocks and savings bonds.

Are my house and belongings “liquid assets”?

The house in which you and your family live is not considered to be a liquid asset for the purpose of Family Benefits. However, any other property you own will be considered and evaluated. In general, any item which is considered a necessity does not count as a liquid asset. That includes items such as a tractor, if you’re a farmer, or the belongings you use from day to day—furniture, clothing and personal items.

Can I reduce my assets?

You may reduce the amount of your assets in any reasonable manner, for example by buying a house to live in, paying off personal debts, or reducing your mortgage. If you are considering such an action, you should discuss your plans first with your income maintenance worker.

What if my assets increase?

Once you start receiving Family Benefits, your liquid assets may, if approval has been given by the Director, Income Maintenance, be increased by up to 10 per cent and not affect your continued eligibility. However, if your liquid assets exceed this limit, you can no longer be considered eligible and your allowance will be stopped.

How much income can I have?

If your assets are below the specified level (see previous chapter), the second step in determining financial need is to figure out what your income is. There are many sources of money that make up your income: earnings, pensions, gifts, rent from boarders and so on. This chapter talks about what income, other than from earnings or the operation of a business, is considered in determining whether you are in financial need. Chapter 8 will explain how income from employment is handled. Your total income is made up of your income and that of your dependants added together. (But not the earnings of your dependent children.)

For the purpose of Family Benefits, some of your income does not count at all, some counts in full and some counts only in part. Generally speaking, income doesn't count at all if it's a small amount of money, or money that is already taken into account when Family Benefits rates are set. It counts only in part if it's the type of income the ministry is trying to encourage, such as rental income or earnings.

Income that doesn't count at all includes

- once-only, inexpensive gifts;
- donations from religious, charitable or benevolent organizations;
- interest and dividends earned on your liquid assets;
- tax rebates paid to homeowners and tenants under the Residential Property Tax Reduction Act;
- federal family allowance (baby bonus);
- special assistance and supplementary aid allowances from municipal social service departments;

- payments made by a Children's Aid Society for the care of a foster child or by any other government agency for the care of a child;
- if you are in a nursing home, payments by your friends or relatives for special services for you in the nursing home;
- any Indian band treaty payment;
- payments for a room or for board and lodging from any of your children who are going to school or who are receiving Family Benefits or general welfare.

Income that only counts in part includes

- money that you get from a person who rooms and boards in your home. This is deducted at a flat rate of \$40 per month for a boarder 18 years of age or older and \$20 for a boarder under 18. You keep all money above this amount;
- money that you get from a person rooming in your home. This is deducted at a flat rate of \$20 per roomer. Again, you keep all money above this amount;
- money that you get from a person who rents a self-contained place from you, such as a flat, light housekeeping room or basement apartment. Sixty per cent of this gross amount counts as income;
- maintenance allowance paid under a training program. Deductions are allowed for reasonable costs of taking the course, such as transportation costs, fees, babysitting/day care and cost of books;
- revenue from operating a farm. Farm income for the purpose of Family Benefits is figured to be 20 per cent of the first \$1,000 of annual income, 30 per cent of the second \$1,000, and 40 per cent of the remainder.

Income that counts in full includes

- Old Age Security and Guaranteed Income Supplement payments;
- Canada Pension Plan or Quebec Pension Plan payments;
- Unemployment Insurance benefits;
- Workers' Compensation Board payments;
- War Veterans' and War Widows' allowances;
- any regular payments from an annuity, pension plan, superannuation or insurance plan;

- payment under a separation agreement or an order made in a divorce;
- payments under any agreement made between the parents of a child born out of wedlock;
- any payments made under an order of the Family Law Reform Act;
- payments received from the Ontario Guaranteed Annual Income System for the Aged (GAINS-A);
- mortgage, loans or agreement for sale payments;
- all other money that is not specified on these pages.

How are my needs determined?

The final step is determining whether you qualify financially for Family Benefits is to figure out what your needs are. The method for calculating needs is set out in legislation. Some of your cost of living needs are determined by looking at the amount you actually pay, up to a maximum amount payable, while others are fixed at specific amounts.

There are many different circumstances which affect a person's needs. One of the major considerations is living accommodation. To determine cost of living needs, recipients are divided into three groups, those:

- renting or owning;
- boarding;
- living in an institution.

Renting or owning

For those who rent or own their own home, the Family Benefits program takes into account basic and special needs. These needs will be combined to form one amount which is called your "budgetary requirements".

Basic needs:

This is the amount allowed for general items, such as food, clothing, household supplies, utilities, personal needs, shelter (rent, mortgage payments, property taxes, and fire insurance premiums). This amount is determined according to a table of fixed rates in the family benefits legislation. The actual amount allowed for basic needs depends on the size of the family and the type of its living accommodation.

Special needs:

Some people on Family Benefits have their budgetary requirements increased to cover the cost of special needs. Not everyone will have all these special needs. These include:

fuel expenses—If you have to pay for heating your house or apartment in addition to paying for rent or other shelter costs, then an amount for fuel expenses is added to your budgetary requirements. Be sure to keep receipts of your heating bills.

shelter subsidy—If you have high shelter costs, you may be eligible for a shelter subsidy. The subsidy is dependent upon your shelter costs and the size of your family. Note, however, that you may not receive both the cost of your fuel and the shelter subsidy, but whichever is the higher amount.

life insurance premiums—This is included only if you have dependent children. If you are paying premiums on an insurance policy on your life and/or the life of your husband or wife in which one of your dependants is named as beneficiary, then Family Benefits will include a premium payment up to \$10 per month.

old age expense—If you are 65 or older, \$30 a month is added to your budgetary needs. Remember that a man who is 65 or older and eligible for Old Age Security is not eligible for Family Benefits unless he has dependent children, but his wife may be eligible on behalf of the family.

special diets—Some people need special food because of a medical condition. If this is true of you or your dependants, your expenses may include an amount for a special diet. In order to receive extra money for a special diet, your doctor must fill out a form saying what your special diet should be and why you need it. These forms are available from your income maintenance worker or from any of the ministry's offices.

pregnancy—If you or one of your dependants is pregnant, your budgetary requirements can include an additional amount. This amount may be provided for six months but cannot begin before the third month of pregnancy.

Boarding

If you are boarding, your cost of living needs are calculated by using a table of monthly rates. The actual amount depends on your circumstances. In addition, amounts from some of the special needs described above (for example, life insurance premiums, old age expenses) are added to your budgetary requirements.

Living in an institution

If you are blind, disabled, or permanently unemployable, and living in a home for the aged, a charitable institution, a Community Resource Centre operated by the provincial Ministry of Correctional Services, a licensed nursing home or a home for retarded persons, you are allowed to keep a \$77 monthly comfort allowance as personal spending money if you are under 65, and \$112 if you are over 65. The remainder of your Family Benefits cheque goes to the home for your care.

Recipients who are blind or disabled and live in a charitable home for the aged, a halfway house, or a home for the blind or disabled covered under the Charitable Institutions Act may be allowed an additional amount for travel and transportation.

If you are living in a chronic care hospital, and you qualify financially for Family Benefits, you will also be entitled to a comfort allowance. In addition, you may be able to get money for the cost of special items such as dentures, and prosthetic devices.

Residents of institutions other than those mentioned generally are not eligible for Family Benefits.

What do I get from Family Benefits?

If your income and liquid assets are less than your allowable cost of living needs as outlined in the previous chapter, you are considered to be in financial need and eligible to receive a Family Benefits allowance.

The amount you receive will be the difference between the amount allowed by legislation and your combined income.

If you are disabled or blind, a disability allowance is calculated for you, as well as a Family Benefits allowance. You will receive the larger of the two allowances.

Health insurance

Generally, everyone who receives a Family Benefits allowance also receives a subsidized health insurance under OHIP. This covers most of the cost of doctors and hospital care. You and your dependants will be covered from the first day of the month in which benefits start. Please note that health insurance paid by Family Benefits to foster parents covers the foster child only.

Drug assistance

Each month you receive a drug card attached to your Family Benefits cheque. Your drug card covers the cost of all drugs listed in the Drug Benefit Formulary and prescribed by a doctor or dentist for you or your dependants. Those living in chronic care hospitals have their drugs supplied by the Ministry of Health, so these recipients do not receive a drug card. In the case of foster children, only the children are covered.

A dental card that entitles eligible recipients to this dental care will be sent to you within a month of starting on the Family Benefits program. Non-

Dental care

All handicapped recipients of Family Benefits, their spouses, and all dependent children of Family Benefits recipients, including foster children and handicapped children receiving benefits may receive free basic dental care from the dentist of their choice. This includes light scaling and polishing, root canal therapy, crowns, fillings, x-rays, extractions and fluoride treatment. Non-handicapped parents with dependent children may receive emergency aid.

A dental card that entitles eligible recipients to this dental care will be sent to you within a month of starting on the Family Benefits program. Non-handicapped recipients who are single adults, couples without children, foster parents, parents and other family members of a severely handicapped child are not eligible for dental services from Family Benefits.

Home repairs

If you own your house, the Family Benefits program may help you pay for necessary repairs, alterations or additions. To receive this extra allowance, you need to get approval from the ministry before beginning the work. Get at least two different estimates of cost for the repairs or alterations; then contact your income maintenance worker about how to obtain approval for repairs.

Eyeglasses and hearing aids

Family Benefits recipients and their dependants may be eligible to receive prescription eyeglasses and hearing aids free of charge. In order to receive this benefit, get in touch with your worker before either buying or agreeing to buy your eyeglasses or hearing aid.

Back-to-school allowance

An extra allowance is paid in August for school-going dependent children who have reached 4 years of age by December 31 of that year. If the children are from 4 to 13 years old, the amount is \$46 for each child; if the children are 13 years or over, the amount is \$88 each. This is to help with back-to-school expenses such as shoes, clothes and school supplies.

Other services

In addition to the Family Benefits allowance, there are other services that are provided or can be arranged through the Ministry of Community and Social Services. Our local ministry office can refer you to organizations which help with family, credit or nutritional counselling, vocational training for disabled people, and legal aid. To find out more about these services, ask your worker or contact your nearest local office.

Your municipality may also provide low-cost day care for your children, or nursing and homemakers services in your home. Contact your nearest municipal welfare office or social services department to find out more about these services.

Can I earn money and still receive benefits?

Even though you are working, you may still be eligible to receive Family Benefits. You may earn money from a job outside the home; by running your own business; from taking in boarders; or by providing day care to children other than your own. Only a part of your earnings is considered as income when your Family Benefits allowance is being calculated. You are allowed certain exemptions, depending on the source of income or the method by which it is earned.

It's a good idea, however, to keep your income maintenance worker informed at all times of your monthly earnings so you won't be in a situation in which you receive more Family Benefits than you're entitled to (this is called an "overpayment") and are subject to having this money deducted from future cheques.

Earnings which are exempt

Basic earning exemptions—

There is a basic amount you can earn each month which is not considered at all when your benefits are being calculated. The amount varies with your circumstances. A single person is permitted to earn up to \$75 and a family up to \$100 without having their allowances reduced.

Work expenses exemptions—

On the top of the basic earnings exemption, sole support parents are allowed a flat rate monthly work expenses exemption of \$40. For example, a mother or father can earn \$140 a month (\$100 basic earnings exemption plus work expenses exemption of \$40) without his or her Family Benefits allowance being affected.

If you are elderly, permanently unemployable, disabled or blind you are eligible for a flat rate work expenses allowance of \$50 and you may also qualify for an extra work expenses allowance of \$40 if you have extra work-related costs associated with your age or disability.

Percentage exemption—

In addition to the basic earnings exemption and work expenses exemption, 50 per cent of the next \$100 you earn will not be deducted from your allowance.

These same exemptions apply to net business revenue, which consists of gross revenue less approved expenses.

If you are blind or disabled, your earnings may be averaged over a period of up to six months, if this is to your benefit. Where both spouses are blind, disabled, or permanently unemployable, they will be considered single for the purpose of calculating earnings and exemptions. If you are a non-disabled sole support mother or father, your earnings will be averaged over four months.

Additional facts to know

- If you decide to stay at home but want to increase your income by taking in boarders, remember that a flat rate is assessed and you may keep anything above this amount. (See Chapter 5.)
- If you run an approved Private Home Day Care program in your home, you are allowed to claim as business expenses either 40 per cent or your gross monthly earnings, or actual expenses (up to a maximum) plus capital expenditures, whichever is greater. Capital expenditures can include the cost of such items as high chairs, toys and the like. From your net business revenue (gross earnings minus business expenses) you may also deduct the exemptions discussed in the previous section, *Earnings which are exempt*. Get in touch with your field worker for more information.

- If you find a full-time job, your drug, dental and health benefits will be extended to cover you during the first three months of full-time work. You may thereafter be eligible for OHIP premium assistance.
- If you do get a full-time job and leave the Family Benefits program, and then find you have to re-apply within 12 months, your application will receive special attention. You must still meet the basic eligibility criteria; but if you do, you will be reinstated quickly.
- You may be interested in looking for a job, but need education or job training before you can do so. The Ministry of Education has programs offering financial assistance to students who are studying full-time or part-time or are in a training program. For further information on these student aid programs, get in touch with the student awards officer at your local community college or university or your worker. The federal Department of Manpower and Immigration provides retraining and employment services. For information on these services, visit or call your local Canada Manpower Centre.

Note:

If you are a sole support parent you may not work more than 120 hours a month, averaged over a four-month period. The four-month period starts with a month in which you work more than 120 hours. This arrangement allows for peak seasonal employment periods such as Christmas and harvest time. If your estimated earnings are greater than the basic exemption, your allowance will be reduced to the new estimated eligible amount. At the end of four months your earnings will be averaged. If you earned less than estimated, compensation will be made in future allowance cheques. If you earn more, the difference will be deducted from future allowance cheques but in small amounts, so as not to cause hardship.

Work Incentive Program (WIN)

In general, Family Benefits recipients who return to full-time jobs can also get help through the WIN program. Full-time employment includes self-employment and seasonal work as well as hourly-rated and salaried jobs.

Cash benefits

Through the WIN program you may be eligible for monthly cash benefits. The amount will depend on your earnings and family size. As your earned income increases, this monthly cash benefit will be gradually reduced.

Other benefits

In addition to the monthly cash benefits, you will continue to be eligible for:

- subsidized OHIP;
- subsidized prescription drugs;
- dental care for you and your family;
- subsidized eyeglasses;
- an additional once-only \$250 in cash when you begin your full-time job. (You also may be eligible for the \$250 cash benefit if you go to work full-time but do not qualify for WIN.)

Your cheque

At the end of each month, you will receive a Family Benefits allowance cheque. This cheque cannot be seized or garnished for any claim against you or your estate (for example, debts or time payments). Nor is it taxable.

You have the right to spend your cheque any way you wish to maintain yourself and your family. Where an applicant or recipient has difficulty in handling his or her money, a trustee can be appointed to administer the cheque in the client's best interest.

If your cheque is lost or does not arrive within a few days after the end of the month, notify your income maintenance worker or supervisor in the Ministry of Community and Social Services office. You will be asked to sign an affidavit stating you have not received and cashed the cheque. Arrangements will be made to replace it as quickly as possible.

Your income maintenance worker

During the time you are receiving Family Benefits, your worker may visit you from time to time to verify information and to see how you are. Home visits give you the opportunity to ask any questions you may have. The worker will make every effort to call beforehand to make an appointment.

Your reasons for receiving Family Benefits and all other information related to your Family Benefits application will be kept strictly confidential by your worker and Ministry of Community and Social Services staff.

Your responsibilities as a Family Benefits recipient

Your major responsibility as a Family Benefits recipient is to report changes in your circumstances. Because Family Benefits is often a longer term social assistance program, it is very likely that your circumstances will change from time to time while you are receiving the allowance. Because changes in your situation can affect your eligibility or the amount of your allowance it is important that you let your income maintenance worker know about these as soon as possible.

Examples of changes which will affect your allowance follow. If you are in doubt about particular changes, talk to your worker.

Examples of changes which must be reported:

- change of address (please report change of address as soon as possible so that your cheque may be sent to the new address);
- any change in family earnings such as earnings of all adult dependants, boarder income, inheritance, Workers' Compensation claims, Department of Veterans' Affairs allowances, Canada Pension or any other pension payments, any compensation or accident claims payments, sick payments or life insurance benefits, maintenance payments from either divorce or family court actions, benefits from Employment and Immigration Canada, and student loans to any member of the family;
- a change of marital status, whether formal or common-law;
- changes in family composition (including births, deaths, changes of residency by any family members, or a change in the number of boarders);

- changes in assets (see Chapter 4);
 - children leaving school;
 - increases or decreases in your rent, mortgage, taxes, fire insurance;
 - absence from Ontario;
 - a stay by you or any member of your family in a hospital or other institution for a period longer than a month;
 - you become eligible for Old Age Security.
-

Note:

During the period you are receiving Family Benefits you may be asked to fill out a form called the Present Condition Report (PCR) and return this form to your local office by mail. The purpose of this report is to confirm that the statements you made in your application for Family Benefits about your financial and family situation are still accurate.

Overpayments

An overpayment may occur when something in your situation changes but this change is not reflected in your allowance cheque. (For example, perhaps one your children has left school, your income has increased or your expenses have decreased).

When this happens, you will be required to return the amount of the overpayment. This is usually done by subtracting from your future cheques a portion of the money owed, until all the money is paid back. In some cases, however, you may be required to repay the overpayment in full in one payment. This usually happens when you have enough assets to cover the amount owed or if the overpayment was caused because you received back payment from a source such as Canada Pension, Unemployment Insurance or a mortgage receivable.

Anyone who is refused benefits, whose benefits are reduced or stopped, or who disagrees with the approved level of allowance may appeal. The first step is to discuss the problem with your income maintenance worker.

For more information about the appeal process ask for the pamphlet entitled *How to Appeal*. Copies are available from the Social Assistance Review Board, Room M1-56, Macdonald Block, Queen's Park; municipal social services offices (see your local telephone directory); and Ministry of Community and Social Services offices.

What is General Welfare Assistance?

If you are not eligible for Family Benefits or you are a Family Benefits recipient who needs extra money for special needs, you may be eligible to receive assistance through the General Welfare Assistance (GWA) program. General Welfare Assistance (often called simply “welfare”), provides short-term financial help to pay for necessities when an individual or family suffers a temporary loss of income due to illness, unemployment or some other misfortune. You can apply for general welfare at the social service office in the municipality where you live.

Who's eligible?

In general, any resident may apply for General Welfare Assistance regardless of citizenship or length of residence in Ontario as long as he or she is in financial need and not regularly employed. A transient person may apply for assistance for help in an emergency.

If you are declared eligible to receive General Welfare Assistance, you will receive subsidized health insurance and a drug benefit card. You may also qualify to receive Special Assistance or Supplementary Aid. (See following sections.)

If you need nursing home care and cannot afford to pay the full cost you may qualify for General Welfare Assistance as well. Residents of other institutions, however, who are already provided with specific benefits, are not eligible.

Additional assistance

Special assistance

Under rules set out by the municipality, this aid is available to General Welfare recipients and people who are not receiving any form of government assistance, to cover the cost of certain extraordinary expenses. These may include:

- prescribed drugs
- surgical supplies and dressings;
- dental services;
- prosthetic appliances including eyeglasses;
- vocational training or retraining;
- moving expenses;
- necessary repairs to a home owned and occupied by the applicant;
- personal needs of those living in nursing homes, up to a maximum amount per month.

Note:

The policy as to the items included under special assistance and the amount of assistance granted is determined by the municipality according to local needs and circumstances.

Supplementary aid

This provides additional assistance for people who are already receiving Family Benefits, Old Age Security, Spouses' Allowance, GAINS, or a training allowance from Vocational Rehabilitation Services. It covers the cost of items listed under special assistance and may also include such additional expenses as unusually high shelter costs and other special living expenses.

Again, the policy as to the items included under supplementary aid and the amount of aid granted is determined by the municipality according to local needs and circumstances.

Work activity incentive allowances

Work activity projects are municipally-operated job preparation programs available in some municipalities for people who have some mental, emotional or other difficulty that prevents them from getting or holding a job. Work activity incentive allowances are paid to participants in approved work activity programs.

What is the guaranteed annual income system for the aged (GAINS-A)?

Ontario's GAINS-A program guarantees a minimum annual income to people who are 65 years of age or older and who meet certain income and residency requirements. If you receive the federal Old Age Security (OAS) and the Guaranteed Income Supplement (GIS) your eligibility for GAINS-A will be reviewed automatically. You do not need to apply.

For further information call the GAINS-A Information Centre. In Toronto, telephone 965-8470. If your area code is 807, ask the operator for Zenith 8-2000 (toll-free). All other Ontario residents, dial direct 1-800-268-7121 (toll-free) or write to:

Ministry of Revenue
Guaranteed Income and Tax Credit Branch
P.O. Box 624
33 King Street West
Oshawa, Ontario
L1H 8H8



Ontario

Ministry of
Community and
Social Services



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